Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main

Document Page 1 of 59

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (It known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Eusebia	
	government-issued picture	First name	First name
	identification (for example, your driver's license or	Besnardina	
	passport).	Middle name	Middle name
		Bautista	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of		
0.	your Social Security	xxx - xx - <u>0126</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	<b>9</b> xx - xx	9xx - xx
		<b>5</b> ^^ - ^^	• · · · · · · · · · · · · · · · · · · ·

Entered 10/24/16 15:06:41 Desc Main Filed 10/24/16 Case 16-33865 Doc 1 Page 2 of 59

Document Bautista Eusebia Besnardina Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1517 Ashland Ave.  Number Street  Unit 3	Number Street
		Des Plaines         IL         60016           City         State         ZIP Code           COOK         County	City State ZIP Code  County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any
		other district.  have another reason. Explain. (See 28 U.S.C. § 1408	other district.  I have another reason. Explain.  (See 28 U.S.C. § 1408

Entered 10/24/16 15:06:41 Filed 10/24/16 Case 16-33865 Doc 1

Eusebia Besnardina

Debtor 1

Document Bautista

Desc Main Page 3 of 59

Case Number (if known)

7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	are choosing to file	☐ Chap	oter 7	,,		
	under	□ Chapter 11				
		☐ Chap	oter 12			
		■ Chap	oter 13			
	How you will pay the fee	local yours subm with  I nee Apple I requ By la less to	court for more detailself, you may pay with hitting your payment of a pre-printed address of to pay the fee in infication for Individuals usest that my fee be wow, a judge may, but ithan 150% of the offithe fee in installments	s about how you may h cash, cashier's checon your behalf, your as.  Installments. If you choose to Pay The Filing Feed waived (You may requise not required to, waived is not required to the	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is ttorney may pay with a credit card or check cose this option, sign and attach the ein Installments (Official Form 103A).  The set this option only if you are filing for Chapter 7. If your fee, and may do so only if your income is pplies to your family size and you are unable to option, you must fill out the Application to Have the B) and file it with your petition.	
_		Спар	ner / Filing Fee wan	vea (Official Form 103	b) and file it with your petition.	
	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None	When	Case Number	
			District None	\M/s =	Const. Neurolean	
			District 110110	when	Case Number MM / DD / YYYY	
			District	When	Case Number	
			District	wilen	MM / DD / YYYY	
0.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with	☐ Yes.	Debtor District		Relationship to you  Case Number, if known	
	you, or by a business parter, or by affiliate?				MM / DD / YYYY	
			Debtor		Relationship to you	
			District	When	Case Number, if known	
					WINI / DD / TTTT	
1.	Do you rent your residence?	☐ No. ■ Yes.	Go to line 12 Has your landlord obt	ained an eviction judgme	nt against you and do you want to stay in your	

Debtor 1 Eusebia Besnardina Document Bautista Page 4 of 59

Case Number (if known)

12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of I	business		
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any			
	a corporation, partnernsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
			City		State	Zip Code
			Check the appropriate	box to describe your business:		
			☐ Health Care Bus	iness (as defined in 11 U.S.C. §	101(27A))	
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.0	C. § 101(51B))	
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A	))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 10	1(6))	
			☐ None of the abov	/e		
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	the Bankruptcy Code.	pter 11.  11, but I am NOT a small busin  11 and I am a small business		
Do.	rt 4: Report if You Own or Hav					
га	Report if You Own or have	ve Any Hazard	ous Property or Any Prop	perty That Needs Immediate Atto	ention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs					
	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	needed, why is it needed?		
			Where is the property?	Number Street		
				City		

Debtor 1

Eusebia

Besnardina

Document Bautista

Page 5 of 59

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Del	btor 1
-----------	--------

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 6 of 59 Eusebia Besnardina Bautista Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is ■No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? **100-199** 10,001-25,000 ☐ More than 100,000 200-999 \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50,000 □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

🗶 /s/ Eusebia Besnardina Bautista

10/13/2016

MM / DD / YYYY

Signature of Debtor 1

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 7 of 59

Debtor 1 Eusebia Besnardina Bautista Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Scott Justin Greenwood	Date	Date: 10/24	/2016
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Scott Justin Greenwood			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			_
Number Street Chicago	IL	60603	_
Number Street	IL State	60603 ZIP Code	_
Number Street Chicago	State		eracilaw.com
Number Street  Chicago  City	State	ZIP Code	 eracilaw.com

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 8 of 59

Fill in this information to identify your case:						
Debtor 1	Eusebia	Besnardina	Bautista			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			

#### Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 32,625
1c. Copy line 63, Total of all property on Schedule A/B	\$ 32,625
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$33,490
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,065
Summarize Your Liabilities	
Summarize Your Liabilities  Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,971.17

Debtor 1 Eusebia Besnardina Document Bautista Pirst Name Middle Name Last Name Page 9 of 59 Case Number (if known)

<u>EntriesDescription</u>	AssetsAmount LiabilitiesAmou	<u>nt</u>			
Answer These Questions for Administrative and Statistical Records					
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?					
No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
Yes					
- WI (1) 1 (1) 1 (1) 1 (1) 1 (1)					
7. What kind of debt do you have?					
Your debts are primarily consumer debts. Consumer debts are those "incurred by an indifferent family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose					
Your debts are not primarily consumer debts. You have nothing to report on this part of t	he form. Check this box and submit				
this form to the court with your other schedules.					
<ol> <li>From the Statement of Your Current Monthly Income: Copy your total current monthly income.</li> <li>Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.</li> </ol>	ne from Official	\$ 1,471.17			
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:					
9. Copy the following special categories of claims from Part 4, fine 6 of Schedule ElF.					
	Total claim				
From Part 4 of Schedule E/F, copy the following:					
9a. Domestic support obligations (Copy line 6a.)	\$_0.00				
	<b>a</b> 0.00				
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6f.)	\$_0.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as	\$ 0.00				
priority claims. (Copy line 6g.)	,				
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ 0.00				
or. Debte to pension or profit-straining plans, and other similar debts. (Copy line On.)	ψ				
	. 0.00				
9g. <b>Total.</b> Add lines 9a through 9f.	\$_0.00				

Fill in this int	formation to identify you			Entered 10/24/16 15: 0 of 59	06:41 Desc	Main	
Debtor 1	Eusebia	Besnardina	Bautista				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : _	NORTHERN District	t of <u>ILLINOIS</u>				
Case Number			(State)			Check if this	is an
(If known)					•	amended fili	ng
Official Fo	orm 106A/B						
chedul	e A/B: Proper	rty					12/15
sponsible for ages, write you Part 1:	supplying correct inforn ur name and case numb Describe Each Residence,	mation. If more spac per (if known). Answe , Building, Land, or Ot	e is needed, attach a separate				
Yes.	Describe ar value of the portion	you own for all of yo	our entries fro Part 1, including	any entries for pages			
you have at	tached for Part 1. Write	that number here			>		\$0.00
Part 2:	escribe Your Vehicles						
No. Yes.	, trucks, tractors, sport  Describe	Kia		100			
	lake: lodel:	Soul	Who has an interest in the property Debtor 1 only	th	o not deduct secured clain ne amount of any secured of Creditors Who Have Claims	claims on <i>Sche</i>	dule D:
Υ	ear:	2011	Debtor 2 only  Debtor 1 and Debtor 2 only	Cu	urrent value of the	Current val	ue of the
Α	pproximate Mileage:	55,000	At least one of the debtors a		tire property?	portion you	
0	ther information:		Check if this is commun instructions)	\$_ ity property (see	7,525.00	\$	7,525.00
M	lake:	Kia	Who has an interest in the pr		o not deduct secured clain		
M	lodel:	Soul	Debtor 1 only		ne amount of any secured of Creditors Who Have Claims		
Υ	ear:	2015	Debtor 2 only	Cı	urrent value of the	Current val	ue of the
А	pproximate Mileage:	39,000	Debtor 1 and Debtor 2 only  At least one of the debtors a		itire property?	portion you	own?
0	ther information:			\$_	16,750.00	\$	16,750.00
			Check if this is commun instructions)	ity property (see			
			reational vehicles, other vehiclesessels, snowmobiles, motorcycle ac	•			

Official Form 106A/B Record # 719327 Schedule A/B: Property Page 1 of 6

\$100

Debtor 1	First Na		Middle Name	Document Last Name	Page 11 of 59 umber (if known) —			
Part :	3: D	Describe Your Pe	rsonal and Household Items					_
Do you	own or	have any legal	or equitable interest in any	r of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions	
		goods and furi	=					
E>	No.	Major appliances,	furniture, linens, china, kitchenw	are				
	Yes.	Describe	Cookware Furniture, linens, small appliar	nces, table & chairs, bedroom s	et	\$100 \$1,000	\$ 1,100.00	
07. Ele	ctronics	5					φ <u>1,100.0</u> 0	
			dios; audio, video, stereo, and d including cell phones, cameras,		nters, scanners; music			
	Yes.	Describe	Flat screen TV, computer, cell	phone		\$500	\$ 500.00	
		s of value						
			ines; paintings, prints, or other a collections; other collections, me		art objects;			
Ī	Yes.	Describe					]	
09. Ea	uipment	t for sports and	hobbies				\$0.00	
E	camples:	Sports, photograph	nic, exercise, and other hobby ed nusical instruments	quipment; bicycles, pool tables,	golf clubs, skis; canoes			
	Yes.	Describe					]	
<b>10. Fir</b>		Pistols, rifles, shot	guns, ammunition, and related e	quipment			\$0.00	
	No.	. ,						
	Yes.	Describe					s 0.00	
11. Clo		Everyday clothes,	furs, leather coats, designer wea	ar, shoes, accessories			<u> </u>	
	Yes.	Describe	Everyday clothes			\$150	\$ 150.00	
12. Jev	-	Everyday jewelry,	costume jewelry, engagement ri	ngs, wedding rings, heirloom je	welry, watches, gems,		<u> </u>	

gold, silver No.

13. Non-farm animals

No.

Describe.....

Examples: Dogs, cats, birds, horses

Describe.....

Yes. Describe.....

Everyday jewelry, costume jewelry

14. Any other personal and household items you did not already list, including any health aids you did not list

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here --->

100.00

0.00

0.00

\$1,850.00

Debtor 1 Eusebia Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Page 12 of Boutista Page 12 of Boutist

First	Name	Middle Name	Last Name	
Part 4:	Describe Your Fi	nancial Assets		
Do you own	or have any legal	l or equitable interest in any o	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash  Example  No.		n your wallet, in your home, in a sai	afe deposit box, and on hand when you file your petition	
	es: Checking, savings	s, or other financial accounts; certifi If you have multiple accounts with t	icates of deposit; shares in credit unions, brokerage houses, the same institution, list each.	\$ <u>0.0</u> 0
No.		Account Type: Other financial account Checking Account	Institution name: Chase Liquid Chase	\$
Example No.	es: Bond funds, inves	publicly traded stocks tment accounts with brokerage firm	ns, money market accounts	\$ <u>500.0</u> 0
	olicly traded stock	Institution or issuer name:	d and unincorporated businesses, including an interest in	\$0.00
Negotiab	s. Describe  nent and corporate the cor	de personal checks, cashiers' check	of Ownership:  e and non-negotiable instruments  ks, promissory notes, and money orders.  meone by signing or delivering them.	\$0.00
No.		Issuer name:		\$ <u>0.0</u> 0
Example No.		RISA, Keogh, 401(k), 403(b), thrift Type of account and Institutio 401(k) or similar plan	savings accounts, or other pension or profit-sharing plans on name: 403(b)	<b>\$</b> 6,000.00
Your sha	es: Agreements with I	osits you have made so that you ma	nay continue service or use from a company es (electric, gas, water), telecommunications	\$ <u>6,000.0</u> 0
_	es (A contract for a	a periodic payment of money	to you, either for life or for a number of years)	\$ <u>0.0</u> 0
		•	ied ABLE program, or under a qualified state tuition program.	\$0.00
No.	s. Describe	Institution name and descripti	ion. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ <u> </u>
25. Trusts, e		e interests in property (other t	than anything listed in line 1), and rights or powers	
				\$0. <u>0</u> 0

Yes. Describe.....

No.

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

0.00

Eusebia Case 16-33865 Doc 1 Debtor 1

Desc Main

Middle Name

Filed 10/24/16 Entered 10/24/16 15:06:41

Document Page 13 of 59 umber (if known)

Page 13 of 59 umber (if known)

27.			other general intangibles		
		Building permits, ex	cclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.				
	Yes.	Describe			
				\$	0.00
Mor	ney or prop	erty owed to you	1?	Current value of the	
				portion you own?  Do not deduct secured c	laims
				or exemptions	iaiiiis
28.	Tax refund	ls owed to you			
	No.				
	Yes.	Describe			
				\$	0.00
29.	Family sup	-			
		Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe		•	0.00
30	Other amo	unts someone o	WAS VALU	<b>\$</b>	0.00
50.			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
			d loans you made to someone else		
	No.				
	Yes.	Describe			
				\$	0.00
31.	Interest in	insurance polic	es		
		Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe			
••			The first of the second of the first	\$	0.00
32.	=		at is due you from someone who has died		
	-	ne beneficiary of a l cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
	No.				
	Yes.	Describe			
		200020		\$	0.00
33.	Claims aga	ainst third partie	s, whether or not you have filed a lawsuit or made a demand for payment		
	Examples:	Accidents, employr	nent disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe			
				\$	0.00
34.		ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		
	No.				
	Yes.	Describe		•	0.00
25	Any financ	sial accets you d	id not already list	<b>\$</b>	0.00
<b>3</b> 3.	No.	ilai assets you u	id not already list		
	<b>=</b> .,	Danasiba			
	Yes.	Describe		¢	0.00
				Ψ	
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached		
1	for Part 4. V	Write that numbe	er here>	\$6,	500.00
P	art 5:	Describe Any Bus	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
		n or have any le	gal or equitable interest in any business-related property?		
	No.		v		
	Yes.				
	<b>□</b> 100.			0	
				Current value of the	
				portion you own?  Do not deduct secured of	claims
				or exemptions	

Eusebia Case 16-33865 Doc 1

Desc Main

Filed 10/24/16 Entered 10/24/16 15:06:41

Document Page 14 of 59 umber (ff known)

38.	Accounts	receivable or co	mmissions you already earned	
	No.			
	Yes.	Describe		
20	Office			\$0.00
39.	-	-	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.	Buomoso related o	ompatoro, contraro, moderno, printero, copiero, nar maerimos, rago, tereprories, acente, enante, encentrar acrisco	
	Yes.	Describe		
		200020		\$0.00
40.	Machinery	y, fixtures, equip	ment, supplies you use in business, and tools of your trade	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
41.	Inventory			
	No.			
	Yes.	Describe		
40	1-4	·		\$0.00
42.		in partnerships o		
	No.		Name of Entity and Percent of Ownership:	1
	Yes.	Describe		\$ 0.00
43	Customer	lists mailing lis	ts, or other compilations	\$0.00
10.	No.	noto, maning no	is, or other complications	
	Yes.	Describe		1
	103.	Describe		\$ 0.00
44.	Any busin	ess-related prop	erty you did not already list	
	No.			
	Yes.	Describe		
				\$0.00
			of your entries from Part 5, including any entries for pages you have attached	<b>**</b> 0.00
	for Part 5.	Write that numb	er here>	\$ 0.00
		Describe Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	GII G GI		ve an interest in farmland, list it in Part 1.	
46.		_	gal or equitable interest in any farm- or commercial fishing-related property?	
	No.			
	Yes.	Describe		
	_			\$0.00
47.	Farm anin	nals		
	_	Livestock, poultry,	farm-raised fish	
	No.			1
	Yes.	Describe		
10	Crons—oi	ther growing or	parvested	\$0.00
40.	No.	itilei growing or	iai vesteu	
	Yes.	Describe		1
	1 es.	Describe		\$ 0.00
49.	Farm and	fishing equipme	nt, implements, machinery, fixtures, and tools of trade	· · · · · · · · · · · · · · · · · · ·
	No.			
	Yes.	Describe		
	_			\$0.00
50.	Farm and	fishing supplies	chemicals, and feed	_
	No.			
	Yes.	Describe		
				\$0.00

Debtor 1 Eusebia Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Page 15 of Page 15 of

51. Any farm- and commercial fishing-related property you did not already list  No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not L	.ist Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 24,275.00	
57. Part 3: Total personal and household items, line 15	\$ 1,850.00	
58. Part 4: Total financial assets, line 36	\$ 6,500.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 32,625.00	\$ 32,625.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$32,625.00
• • •		<del>+</del>

Official Form 106A/B Record # 719327 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to identif	fy your case:	
Debtor 1	Eusebia	Besnardina	Bautista
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>IL</u>	
Case Number	r		(State)
(If known)			-

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt								
	emptions are you claiming? Check		•						
_	ming state and federal nonbankrupto		§ 522(b)(3)						
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)							
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.						
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	2015 Kia Soul with over 39,000 miles	\$ <u>16,750</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00					
Line from Schedule A/B:	<u>03</u>		100% of fair market value, up to any applicable statutory limit						
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief description:	Flat screen TV, computer, cell phone	\$_ 500	<b></b> \$	735 ILCS 5/12-1001(b) - \$500.00					
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit						
Brief description:	Everyday clothes	\$ <u>150</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$0.00					
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit						
Official Form 106C	Official Form 106C Record # 719327 Schedule C: The Property You Claim as Exempt Page 1 of 2								

Filed 10/24/16 Case 16-33865 Doc 1

Document Last Name

Entered 10/24/16 15:06:41 Desc Main

Page 17 of 59 (if known) Eusebia Besnardina Debtor 1

Middle Name

719327

Record #

Official Form 106C

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$100.00 Everyday jewelry, costume jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Brief Other financial account, Chase \$\_0 Liquid, 0.00 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase, 500.00 735 ILCS 5/12-1001(b) - \$500.00 \$\_500 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, 403(b), 735 ILCS 5/12-1006 - \$0.00 \$ 6,000 6,000.00 description: 100% of fair market value, up to Line from 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

Schedule C: The Property You Claim as Exempt

Page 2 of 2

Fill in this in	Case 16, 23 Information to identify y		Filod 10/24/16	Entered 10/24/1 8 of 59	6 15:06:41	Desc Main	
Debtor 1	Eusebia	Besnardina	Bautista				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :	<u>NORTHERN</u> _ Distric	t of <u>ILLINOIS</u>				
Case Number		_	(State)			Check if this	s is an
(If known)			<del></del>			amended fil	ing
Official F	orm 106D						
Schedule	D: Creditors	Who Have Cla	aims Secured by P	Property			12/1
Be as complete	and accurate as poss	ible. If two married pe	eople are filing together, both Page, fill it out, number the er	are equally responsible for		ny	
	es, write your name and	•	•				
_	ditors have claims sec						
			with your other schedules. Yo	u have nothing else to report	on this form.		
Yes. Fi	Il in all of the information	n below.					
Part 1:	List All Secured Claims						
		4			Column A	Column A	Column C
			secured claim, list the creditor ar claim, list the other creditors	' '	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
As much a	as possible, list the clair	ns in alphabetical orde	er according to the creditors na	me.	value of collateral	claim	If any
2.1 Capital	ONE AUTO Finan	De	escribe the property that secure	es the claim:	\$_17,586.00	<b>\$</b> _16,750.00	\$_836.00
Creditor's		20	15 Kia Soul with over 39,000 i	miles			
Number	allas Pkwy Street						
		L.	s of the date you file, the claim i	is: Check all that apply.	_		
			Contingent	,			
Plano	TX	75093 ate Zip Code	Unliquidated				
•		L	Disputed				
	s the debt? Check one.	Na -	ature of Lien. Check all that apply				
Debtor	•		An agreement you made (such as car loan)	s mortgage or secured			
=	1 and Debtor 2 only	Г	Statutory lien (such as tax lien, m	echanic's lien)			
=	t one of the debtors and an	=	Judgment lien from a lawsuit	,			
			Other (including a right to offset)				
	if this claim relates to a unity debt	l					
	-	4-08-29 La	st 4 digits of account number	1001			
2.2 HY CIT	E/ROYAL PRESTIGE	De	escribe the property that secure	es the claim:	<u>\$ 237.00</u>	\$ <u>100.00</u>	<b>\$</b> _137.00
Creditor's		Co	ookware		7		
	Itzman Rd						
Number	Street	L					
			of the date you file, the claim in Contingent	is: Check all that apply.			
Madiso	n W		Unliquidated				
City	Sta	ate Zip Code	Disputed				
Who owes	s the debt? Check one.	Na Na	<b>-</b> ature of Lien. Check all that apply	<i>I</i> .			
Debtor	1 only		An agreement you made (such as	s mortgage or secured			
Debtor	•	_	car loan)				
=	1 and Debtor 2 only	Ļ	Statutory lien (such as tax lien, m	echanic's lien)			
∐At least	t one of the debtors and an	lotner	Judgment lien from a lawsuit				
	if this claim relates to a		Other (including a right to offset)				
	unity debt was incurred <sup>2008</sup>	3-2016 La	st 4 digits of account number	4288			
שמפ שפטו	mas mounted						

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>17,823.00</u>

Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Case 16-33865 Page 19 of 59

**Document** Eusebia Besnardina Debtor 1

Middle Name

Pari	1:	Additional Page After Isiting any el		number them beginning with 2.3, followed	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Sant	ander Consumer US	SA	Describe the property that secures the claim:	\$ <u>15,667.00</u>	\$ <u>7,525.00</u>	\$ <u>8,142.00</u>
		or's Name OX 961245 er Street		2011 Kia Soul with over 55,000 miles			
				As of the date you file, the claim is: Check all that apply.			
	Ft W	orth	TX 76161 State Zip Code	☐ Contingent ☐ Unliquidated ☐ Disputed			
v	/ho ov	wes the debt? Check of	one.	Nature of Lien. Check all that apply.			
	Debi	tor 1 only		An agreement you made (such as mortgage or secured			
	Debt	tor 2 only		car loan)			
	Debt	tor 1 and Debtor 2 only		Statutory lien (such as tax lien, mechanic's lien)			
	At le	east one of the debtors	and another	Judgment lien from a lawsuit			
	com	eck if this claim relate nmunity debt	es to a 2014-08-29	Other (including a right to offset)  Last 4 digits of account number 1000			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 33,490.00

First Name

E:II :	n Abin inf	Caso 16 23965		Eilod	10/24/16	Entor		5:06:41	Desc Main	
FIII II	11 11115 1111	ormation to identify your case	<b>;</b> .				0 of 59			
Debt	or 1	Eusebia B	Besnardina		Bautista	-				
		First Name Min	ddle Name		Last Name					
Debt		First Name Mi	ddle Name		Last Name	-				
(Spous	se, if filing)	riist Name mi	udie Name		Last Name					
Unite	ed States E	Bankruptcy Court for the : <u>NORTI</u>	<u>HERN</u> Distri	ct of <u>ILLINOIS</u>	S(State)				_	
	Number				(Guaid)				Check if t	
	own)								amended	filing
Offic	ial Fo	orm 106E/F								
che	dule	E/F: Creditors Who	Have I	<u>Unsecur</u>	ed Claims	5				12/15
/B: Pro reditor eeded,	operty (Cos with pa copy the ny additi	urty to any executory contracts official Form 106A/B) and on Sartially secured claims that are e Part you need, fill it out, nun onal pages, write your name a sist All of Your PRIORITY Unsecust	chedule G: le listed in Son nber the entrand case nur	Executory Co chedule D: Co ries in the bo	ontracts and Une reditors Who Ha exes on the left.	expired Lea ve Claims S	ses (Official Form 106 Secured by Property. If	G). Do not inclui more space is		
1. <b>Do</b>	anv cred	litors have priority unsecured	claims agair	nst vou?						
	-	to Part 2.								
	Yes.	to rait 2.								
		our priority unsecured claims.	If a creditor	has more tha	n one priority uns	secured clai	m, list the creditor sepa	rately for each cl	aim. For	
ead	ch claim l	isted, identify what type of clain	n it is. If a cla	im has both p	priority and nonp	riority amou	nts, list that claim here a	and show both p	riority and	
		amounts. As much as possible, claims, fill out the Continuation I		-		_	-		•	
		anation of each type of claim, s	-			· ·				
								Total claim	Priority amount	Nonpriority amount
Do-1	o. L	ist All of Your NONPRIORITY Un	secured Clai	ms					amount	umount
Part										
3. DO	-	litors have nonpriority unsecu		-						
		u have nothing to report in this p	oart. Submit	this form to the	ne court with you	ır other sche	dules.			
	Yes.			ababatiaal au	ulan af tha anadit	tan udaa bali	de each alaim lf a arad	itar baa mara tha		
nor	priority u	our nonpriority unsecured clai unsecured claim, list the creditor Part 1. If more than one creditor	r separately	for each clain	n. For each claim	n listed, iden	tify what type of claim it	is. Do not list cla	aims already	
		t the Continuation Page of Part	•	,			,		.,	
4.1	Alexian I	Brothers Hospital		act 4 digits of	account number					Total claim \$ 200.00
4.1	Creditor's N			ast 4 digits of	account number					<u> </u>
		on Lake Blvd.	w	hen was the	debt incurred?					
	Number	Street								
			—	Contingent	you file, the claim	n is: Check a	ii tnat appiy.			
	Hoffman	Estates IL 60194	4-1010 F	Unliquidated						
w	City ho owes	State Zip Co the debt? Check one.	ode	Disputed						
	Debtor 1			_						
	Debtor 2	only	<u></u>	ype of NONPF	RIORITY unsecure	ed claim:				
	₹	and Debtor 2 only	Ļ	Student loan						
Ļ	=	one of the debtors and another	L		arising out of a sepa	-	nent or divorce			
L	_	f this claim relates to a nity debt	г	_ `	not report as priority Ision or profit-sharin	-	other similar debte			
ls		n subject to offest?	L	T nents to beu	aion or pront-snafin	ng pians, and	ourer airmat uebla			
	No			Other. Specif	fy Medical/Der	ntal Services	S			
	Yes		_							

Page 21 of 59 Document Debtor 1 Eusebia Besnardina

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Alexian Brothers Med Center	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	800 Biesterfield Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elk Grove Village IL 60007	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Service	
	Yes	Other. Specifyividucal/Defital Service	
4.3	Aspen/First Bank & Trust	Last 4 digits of account number	<b>\$</b> 0.00
	Creditor's Name	<u> </u>	
	PO Box 790215	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Louis MO 63179	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card of Credit Ose	
4.4	Bacterium Plus	Last 4 digits of account number	\$ 0.00
7.7	Creditor's Name		
	7500 NW 25th Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Miami FL 33122	Unliquidated	
١.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No No	Other. Specify	
$\Box$	Yes		

Page 22 of 59 Document Debtor 1 Eusebia Besnardina Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.5	Barclays BANK Delaware	Last 4 digits of account number	NULL	<b>\$</b> 1,300.00
4.0	Creditor's Name		<del></del>	· · · · · · · · · · · · · · · · · · ·
	Po Box 8803	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	11,7	
	Wilmington DE 19899	Unliquidated		
٠,	City State Zip Code	Disputed		
v	/ho owes the debt? Check one.			
	Debtor 1 only	T (NONDRIODITY	Later	
ŀ	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
Ļ	At least one of the debtors and another	Obligations arising out of a separation	· ·	
L	Check if this claim relates to a community debt	that you did not report as priority cla  Debts to pension or profit-sharing place.		
ls	s the claim subject to offest?	Debts to pension or profit-straining pro	aris, and other similar debts	
	No	Other. Specify Credit Card or C	Credit Use	
Ī	Yes	Officer: Specify		
4.6	BK OF AMER	Last 4 digits of account number	NULL	<u>\$_2,181.00</u>
	Creditor's Name		0045 0040	
	Po Box 982238	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	El Paso TX 79998	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
Ť	Debtor 1 and Debtor 2 only	Student loans	· <del></del>	
Ì	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Ì	Check if this claim relates to a	that you did not report as priority cla		
L	community debt	Debts to pension or profit-sharing pl		
Is	the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			
4.7	Capital ONE BANK USA N	Last 4 digits of account number	NULL	\$ <u>743.00</u>
	Creditor's Name	When was the debt incurred?	2015-2016	
	15000 Capital One Dr	when was the debt incurred:		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Richmond VA 23238	Contingent		
	City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority cla	ims	
_	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
ls	s the claim subject to offest?	<u>_</u>		
	No ¬	Other. Specify Credit Card or C	Credit Use	
(	Yes			

Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Case 16-33865 Doc 1 Page 23 of 59
Case Number (if known) Document Eusebia Besnardina Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 2,726.00 Last 4 digits of account number \_\_\_\_ 4.8 Creditor's Name

Po Box 15298	When was the debt incurred? 2015-2016	
Number Street		
Names 3330		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Spoonly	
.9 COMENITY BANK/Kingsize	Last 4 digits of account number NULL	<u>\$ 0.00</u>
Creditor's Name	2015 2010	
Po Box 182789	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43218	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Compace Healthears Cons. LLC		• 1 0E4 00
Compass Healthcare Cons LLC	Last 4 digits of account number	\$ <u>1,054.08</u>
Creditor's Name PO BOX 71626	When was the debt incurred?	
Number Street		
Mariner Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60694	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Described to professioning plans, and other similar devis	
No	Other. Specify	
Yes	Outor. Opening	

Page 24 of 59 Document Debtor 1 Eusebia Besnardina

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.11	Credit ONE BANK NA	Last 4 digits of account number NULL	<b>\$</b> 259.00			
	Creditor's Name Po Box 98875	When was the debt incurred? 2014-2016				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Los Vogos NV 90103	Contingent				
	Las Vegas NV 89193	Unliquidated				
-	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	_				
	No □	Other. SpecifyCredit Card or Credit Use				
4 12	Yes   First National Collection Bureau	Last 4 digits of account number 7022	<b>\$</b> 472.36			
4.12	Creditor's Name	Last 4 digits of account number	<b>*</b>			
	610 Waltham Way	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Sparks NV 89434	Unliquidated				
	City State Zip Code	Disputed				
	Who owes the debt? Check one.	□				
	Debtor 1 only	T (NONDRIGHTY				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce				
	At least one of the debtors and another	that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Collecting for Creditor				
	Yes					
4.13	Short Term Loans, LLC	Last 4 digits of account number	\$ <u>400.00</u>			
	Creditor's Name	When we the debt incomed?				
	1400 E. Touhy Ave. #108	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Des Plaines IL 60018	Contingent				
	City State Zip Code	Unliquidated				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	PuPoul vii				
	No Voc	Other. Specify PayDay Loan				
	Yes					

Document Page 25 of 59
Case Number (if known) Debtor 1 Eusebia Besnardina

Last Name

Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page	
fter listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
TCF National Bank	Last 4 digits of account number	<b>\$</b> 530.00
Creditor's Name		
PO Box 170995	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Milwaukee WI 53217	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
■ No	Other. Specify	
Yes .15 US Bank NA	Last 4 digits of account number	<b>\$</b> 0.00
Creditor's Name	Last 4 digits of account number	<del></del>
PO Box 5229	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Cincinnati OH 45201	☐ Unliquidated	
City State Zip Code  Who owes the debt? Check one.	☐ Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		. 4 000 00
US Cellular	Last 4 digits of account number	\$ <u>1,200.00</u>
Creditor's Name PO Box 7835	When was the debt incurred?	
Number Street		
	As of the date were file the slates to Ot 1 Hill 1	
	As of the date you file, the claim is: Check all that apply.	
Madison WI 53707-7835	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Utility Bills/Cellular Service	
Yes	Guior. Opcomy	
List Others to Be Notified for a Debt Th	at You Already Listed	

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Case 16-33865

Debtor 1 Eusebia

Besnardina

**Document** 

Page 26 of 59 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
			•
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	or divorce that you did not report as priority	6g. 6h.	\$
	or divorce that you did not report as priority claims  6h. Debts to pension or profit-sharing plans, and other		9

		Caco 16	22965 Doc 1 Ei	lad 10/24/16	Entored	10/24/16 15:06:4	41 Desc Main	
Fi	ll in this in	formation to ident	tify your case:		7	of 59		
D	ebtor 1	Eusebia	Besnardina	Bautista	-			
D	ebtor 2	First Name	Middle Name	Last Name				
(S	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>IL</u>				_	
	ase Number f known)			(State)			Check if this amended fill	
Off	icial F	orm 106G						3
			ory Contracts and U	Inexpired Lea	ises			12/15
Be as	complete mation. If n	and accurate as p	possible. If two married people a ded, copy the additional page, f e and case number (if known).	are filing together, bot	h are equally re			
1. [	Oo you hav	e any executory o	contracts or unexpired leases?					
	_		submit this form to the court with y					
L	☐ Yes. Fill	I in all of the inform	nation below even if the contracts	or leases are listed in	Schedule A/B:	Property (Official Form 106A	√B)	
2. L	ist separat	ely each person o	or company with whom you have	e the contract or lease	e. Then state wi	at each contract or lease is	s for (for	
е		nt, vehicle lease,	cell phone). See the instructions					
	Person or	company with wh	nom you have the contract or lea	ise		State what the contract or	r lease is for	
2.1					_			
	Name							
	Number	Street			_			
	City		State Zip Co	ode	_			
2.2			·					
	Name				_			
	Number	Street			_			
	Number	Sireet						
	City		State Zip Co	ode	_			
2.3					_			
	Name							
	Number	Street			_			
	City		State Zip Co	ode	_			
	1							
2.4	Nama				_			
	Name				_			
	Number	Street						
	City		State Zip Co	ode	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Official Form 106G

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Eusebia	Besnardina	Bautista			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for tl	he : <u>NORTHERN</u> District of <u>IL</u>				
Case Number	r		(State)			
(If known)						

# Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally	any Additional Pages, write your name and case number (if known). Answer every question.								
1.	Do y	ou have any c	odebtors? (If you are filing a jo	oint case, do not list either sp	ouse as a codebtor.)				
	No.								
	Yes								
2.	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include								
	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
		Yes. Inwh	ich community state or territor	y did you live?	Fill in the i	name and current address of that person.			
		Name of your	spouse, former spouse or legal equivaler	nt					
		Number	Street		<del></del>				
		City		State	Zip Code				
3.	In C	-	l of your codebtors. Do not in		·	e is filing with you. List the person			
	sho	wn in line 2 aga	ain as a codebtor only if that	person is a guarantor or co	signer. Make sure yo	ou have listed the creditor on			
		-	al Form 106D), Schedule E/F ( chedule G to fill out Column 2		chedule G (Official F	orm 106G). Use Schedule D,			
		·							
	C	olumn 1: <b>Your</b> o	codeptor			Column 2: The creditor to whom you owe the debt			
						Check all schedules that apply:			
3.1						Schedule D, line			
	N	lame				Schedule E/F, line			
	1	Number S	reet			Schedule G, line			
		City		State	Zip Code				
3.2	2 _					Schedule D, line			
	_ \	lame				Schedule E/F, line			
	1	Number S	treet			Schedule G, line			
	_	City		State	Zip Code				
3.3	_	,			·	Schedule D, line			
		lame				Schedule E/F, line			
	-	Number S	reet			Schedule G, line			
	_	City		State	Zip Code	Outequie 9, line			
	,	Jity		Giaic	Zip Code				

Official Form 106H Record # 719327 Schedule H: Your Codebtors Page 1 of 1

Debtor 1	Eusebia	Besnardina	Bautista
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN DISTRICT OF</u>	
ase Number	r		_
If known)			

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	CNA		
	Occupation may Include student or homemaker, if it applies.	Employers name	Heartland Employ	ment Services	
		Employers address	PO Box 10086		
			Toledo, OH 43699		,
		How long employed there?	8 years		
Pa	rt 2: Give Details About Monthly	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, combi	ine the information for a	•	, , , , ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, c		•	\$1,471.17	\$0.00
3.	Estimate and list monthly overting	пе рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$1,471.17	\$0.00
	•				

Official Form 106I Record # 719327 Schedule I: Your Income Page 1 of 2

Page 30 of 59
Case Number (if known) Document Bautista Eusebia Besnardina Debtor 1 First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$1,471.17		\$0.00		
5. <b>L</b> i		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. 	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d. —	\$0.00		\$0.00		
		nsurance	5e. 	\$0.00		\$0.00		
		Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$0.00		\$0.00		
7. <b>C</b> a	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,471.17		\$0.00		
8. <b>Li</b> :	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: 2nd Job,	8h. —	\$1,500.00		\$0.00		
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,500.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,971.17 +		\$0.00		\$2,971.17
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<del>+=,•</del> :		<b>V</b> 0.00		Ψ2,071.11
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in <i>Schedul</i> e de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are relative.	our dependen	,			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			 	£0.074.4=
40		e that amount on the Summary of Schedules and Statistical Summary of Co		s and Related Data, if it	applies		12.	\$2,971.17
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	<b>1</b> 7					

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Eusebia	Besnardina	Bautista	Check	if this is:	
	First Name	Middle Name	Last Name		n amended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		supplement showing p scome as of the followin	
United States	s Bankruptcy Court for the	NORTHERN DISTRICT OF I	LLINOIS	_		
Case Numbe (If known)	r			N	MM / DD / YYYY	
06: 15					separate filing for Deb	
Official F	<u>form 106J</u>			∟ n	naintains a separate ho	usenoid.
Schedul	le J: Your Ex	(penses				12/14
	needed, attach anothe	sible. If two married people r sheet to this form. On the				
Part 1:	Describe Your Househol	d				
	Go to line 2.  Does Debtor 2 live in a	u separate household? ust file a separate Schedule .	J.			
Do not li	have dependents?		is information for	Dependent's relation Debtor 1 or Debtor 2		Does dependent live with you?
Debtor 2		each depende	nt			Yes
Do not s names.	state the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
	f and your dependents	1 137.				
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
-		pankruptcy filing date unles		• • • • • • • • • • • • • • • • • • • •	•	
the applicable		ruptcy is filed. If this is a su	ipplemental <i>Schedule J</i> ,	check the box at the top	o of the form and fill in	
	=	cash government assistanc	<del>-</del>			Vour evnenge
of such assist	tance and have include	ed it on Schedule I: Your Ind	come (Official Form 106I	.)		Your expenses
	_	expenses for your residen	ce. Include first mortgage	e payments and	4.	\$900.00
_	t for the ground or lot.  cluded in line 4:				4.	Ψ300.00
	eal estate taxes				<b>4</b> a.	\$0.00
	operty, homeowner's, o	r renter's insurance			4b.	\$0.00
		ir, and upkeep expenses			4c.	\$15.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Case 16-33865 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Doc 1 **Document** Bautista Page 32 of 59

Besnardina Eusebia Debtor 1 Case Number (if known) \_

or 1 <u>Lusebia</u>	Desirardira	L AN	Case Number (If known)		
First Name	Middle Name	Last Name		Yo	our expenses
Additional Mort	gage payments for your residenc	e. such as home equity loans		 5.	\$0.
Utilities:	5. <b>5</b> . <b>7</b> . 1	-,		_	
	heat, natural gas		6	a	\$125.
6b. Water, sev	ver, garbage collection		6	b	\$30.
6c. Telephone	, cell phone, internet, satellite, and	cable service	6	c.	\$160.
6d. Other. Spe	ecify:		6	d.	\$ 0.
Food and hous	ekeeping supplies			7.	\$350.
Childcare and o	hildren's education costs			8.	\$0.
Clothing, laund	ry, and dry cleaning			9.	\$30.
	roducts and services		1	0.	\$35.
Medical and de			1	1.	\$20.
. Transportation.	Include gas, maintenance, bus or	train fare.	1	2.	\$176.
Do not include of	• .				
Entertainment,	clubs, recreation, newspapers, m	agazines, and books	1	3	\$20.
Charitable cont	ributions and religious donations	•	1	4	\$0.
Insurance.  Do not include in	nsurance deducted from your pay o	or included in lines 4 or 20.			
15a. Life insura	nce		15	a	\$0.
15b. Health insu	rance		15	b	\$0.
15c. Vehicle ins	urance		15	c	\$110.
15d. Other insur	ance. Specify:		15	d	\$0.
Taxes. Do not in	clude taxes deducted from your pa	ay or included in lines 4 or 20.			
Specify:			1	6	\$0.
Installment or l	ease payments:				
17a. Car payme	nts for Vehicle 1		17	a	\$0.
17b. Car payme	nts for Vehicle 2		17	b	\$0.
17c. Other. Spe	cify:		17	с.	\$0.
17d. Other. Spe	cify:			d	\$0.
Your payments	of alimony, maintenance, and su	pport that you did not report as dedu	icted		
from your pay o	on line 5, Schedule I, Your Income	e (Official Form 106I).	1	8	\$0.
Other payments	you make to support others who	o do not live with you.			
Specify:			1	9	\$0.
Other real prop	erty expenses not included in line	es 4 or 5 of this form or on <i>Schedule</i>	I: Your Income.		
20a. Mortgages	on other property		20	a	\$ 0.
20b. Real estate	taxes		20	b	\$ 0.
20c. Property, h	omeowner's, or renter's insurance		20	С.	\$ 0.
20d. Maintenan	ce, repair, and upkeep expenses		20	d.	\$ 0.
20e. Homeowne	r's association or condominium du	es	20	e	\$ 0.

Official Form 106J Record # 719327 Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 33 of 59

Debtor	1 <u>⊏use</u>	ebia bestiaruma	Daulista	Case Number (if known)		
	First N	ame Middle Name	Last Name			
21.	Other. S	Specify:		_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$1,971.00
	The resu	ılt is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$2,971.17
	23b.	Copy your monthly expenses from line 2	2 above.		23b. <b>–</b>	\$1,971.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.		23c.	\$1,000.17
		The result is your monthly net income.			_	
24.	-	expect an increase or decrease in your ex				
		nple, do you expect to finish paying for your e payment to increase or decrease because	• • •	• •		
	X No	o pay 10		, cao.tgago.		
	Yes	s. Explain Here:				

 Official Form 106J
 Record # 719327
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identi	ify your case:	
Debtor 1	Eusebia	Besnardina	Bautista
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of <u>I</u> I	LLINOIS_ (State)
Case Number (If known)	·		_

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
olid you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Inder penalty of perjury, I declare that I have read t orrect.	he summary and schedules filed with this declaration and that they are true and
orrect.	
	he summary and schedules filed with this declaration and that they are true and  Signature of Debtor 2
orrect.  /s/ Eusebia Besnardina Bautista	<b>×</b>

Fill in this in	Fill in this information to identify your case:							
Debtor 1	Eusebia First Name	Besnardina Middle Name	Bautista  Last Name					
Debtor 2								
(Spouse, if filing) United States	First Name  Bankruptcy Court for the second	Middle Name the: <u>NORTHERN</u> District of <u>IL</u>	Last Name					
Case Number (If known)	· ·		(State)					

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.								
	Give Details About Your Marital Status and Where Y	ou Lived Before							
01.	01. What is your current marital status?								
	Married								
	Not married								
	_								
02	During the last 3 years, have you lived anywhere other tha	an where you live nov	??						
	No.		But was						
	Yes. List all of the places you lived in the last 3 years. D	o not include where yo	u live now.						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
		lived there		lived there					
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)								
	No.								
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).							
	Explain the Sources of Your Income								

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 36 of 59

Debtor 1 Eusebia Besnardina Bautista Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$28,580 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$57,291 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$54,436 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 37 of 59

Eusebia Besnardina Bautista Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Capital ONE AUTO Finan 3901 \$15,667 Monthly \$376 ■ Mortgage Car Dallas Pkwy Plano TX 75093 Credit card Loan repayment Suppliers or vendors Other Santander Consumer USA Po Monthly \$480 \$17,586 Mortgage Car Box 961245 Ft Worth TX 76161 Credit card Loan repayment Suppliers or vendors Other \_ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 38 of 59

Debtor 1	Eusebia	Besnardina	Bautista		Case Number (if known)		
	First Name	Middle Name	Last Name				
ar	n insider?	filed for bankruptcy, did you ı	, ,	or transfer any property	on account of a debt that	benefited	
Inc	clude payments on deb	ts guaranteed or cosigned by	y an insider.				
	No.						
	Yes. List all payments	s to an insider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payme Include creditor's name	
Part	4: Identify Legal ac	tions, Repossessions, and Fo	reclosures				
		filed for bankruptcy, were you		uit court action or adm	inistrative proceeding?		
Lis		uding personal injury cases, s			· · · · · · · · · · · · · · · · · · ·	ort or custody	
	No.						
Г	Yes. Fill in the details						
	_		Nature of the case	Court o	r agency	Status of	the case
	ithin 1 year before you neck all that apply and t	filed for bankruptcy, was any fill in the details below.	of your property repo	ossessed, foreclosed, ç	garnished, attached, seize	d, or levied?	
	No. Go to line 11						
Ē	Yes. Fill in the inform	ation below.					
		ou filed for bankruptcy, did a ment because you owed a d	-	ng a bank or financial	institution, set off any ar	nounts from your accoun	ts
	No. Go to line 11						
Ē	Yes. Fill in the inform	ation below.					
_		filed for bankruptcy, was a	ny of your property i	n the possession of a	n assignee for the benefi	t of creditors, a	
co	urt-appointed receiver	r, a custodian, or another of	ficial?				
	No.						
	Yes.						
Part	List Certain Gifts	and Contributions					
13 <b>W</b>	ithin 2 years before yo	u filed for bankruptcy, did y	ou give any gifts wi	th a total value of mor	e than \$600 per person?		
	No.						
	Yes. Fill in the details	for each gift.					
_		ou filed for bankruptcy, did y	ou give any gifts or	contributions with a t	otal value of more than \$	600 to any charity?	
		, , , , , , , , , , , , ,			•	<b>,,</b> .	
	No.	f 1 10					
L	Yes. Fill in the details	for each giπ.					
Part	6: List Certain Loss	ses					
15 <b>W</b>	ithin 1 year before you	ı filed for bankruptcy or sind	ce you filed for bank	ruptcy, did you lose a	nything because of theft,	fire, other disaster, or	
ga	ambling?						
	No.						
	Yes. Fill in the details	for each gift.					
Part	List Certain Pay	ments or Transfers					
cc	onsulted about seeking	i filed for bankruptcy, did yo g bankruptcy or preparing a ankruptcy petition preparer	bankruptcy petition	?			
Г	] No.						
	Yes. Fill in the details						
	. SS III allo dotalis						

Case 16-33865 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Doc 1

Last Name

Page 39 of 59 Document Besnardina Bautista

Case Number (if known) \_

	Party Contact Info	Description and value of a	any property transferred	Date payn or transfe	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of a	any property transferred	Date payn or transfe	
	Hananwill Credit Counseling  115 N. Cross St.  Robinson, IL 62454	Credit Counseling Services		2016	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that  No.  Yes. Fill in the details.	rs or to make payments to your cre	• • •	fer any property to any	yone who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your burnclude both outright transfers and transfers Do not include gifts and transfers that you has No.  Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security intere		
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-property)  No.  Yes. Fill in the details for each gift.		o a self-settled trust or s	imilar device of which	you are a
P	List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.	γ, were any financial accounts or in	struments held in your r		
21	Do you now have, or did you have within 1 y cash, or other valuables?  No.  Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	securities,
		Who else had access to it?	Describe the conte	nts	Do you still have it?

Eusebia

First Name

Middle Name

Debtor 1

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 40 of 59

Debto	or 1	Eusebia	Besnardina	Bautista	Case Number (if known)			
		First Name	Middle Name	Last Name				
22								
22	Have	e you stored property in a s	torage unit o	r place other than your home within 1 ye	ar before you filed for bankruptcy?			
	1	No.						
	Пν	Yes. Fill in the details.						
				Who else has or had access to it?	Describe the contents	Do you still		
						have it?		
	art 9:	Identify Property You Ho	old or Control 1	for Someone Else				
23	-	ou hold or control any prop someone.	perty that sor	neone else owns? Include any property y	ou borrowed from, are storing for, or hol	d in trust		
		No.						
	$\Box$	Yes. Fill in the details.						
	ш			Where is the property?	Describe the property	Value		
				The second of the property is	2000m20 me proporty			
	art 10	Give Details About Envir	onmental Info	rmation				
	all't 10							
For	the p	ourpose of Part 10, the follo	wing definition	ons apply:				
	Envir	ronmontal law moans any fo	odoral etato	or local statute or regulation concerning	nollution contamination releases of			
	hazaı	rdous or toxic substances,	wastes, or m	aterial into the air, land, soil, surface wat the cleanup of these substances, wastes	er, groundwater, or other medium,			
		. <b>G</b>			,			
		means any location, facility, used to own, operate, or uti		- · · · · · · · · · · · · · · · · · · ·	whether you now own, operate, or utilize			
	Haza	rdous material means anvtl	hing an envir	onmental law defines as a hazardous wa	ste. hazardous substance. toxic			
		tance, hazardous material,	_		,,			
_								
Rep	port a	II notices, releases, and pro	oceedings tha	at you know about, regardless of when th	ey occurred.			
24	Has	any governmental unit noti	fied you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?		
			•					
		No.						
	□ `	Yes. Fill in the details.						
				Governmental unit	Environmental law, if you know it	Date of notice		
25	Have	e you notified any governm	ontal unit of	any release of hazardous material?				
		c you notified any governme	Cintal aint of	any release of nazaraous material.				
	1	No.						
		Yes. Fill in the details.						
				Governmental unit	Environmental law, if you know it	Date of notice		
00								
26	Have	e you been a party in any ju	idicial or adm	linistrative proceeding under any enviror	mental law? Include settlements and ord	ers.		
	1	No.						
	Пν	Yes. Fill in the details.						
				Court or agency	Nature of the case	Status of the case		
P	art 11:	Give Details About Your	Business or C	onnections to Any Business				
27	With	nin 4 years before you filed	for bankrupto	cy, did you own a business or have any o	f the following connections to any busine	ess?		
		A sole proprietor or self-	employed in	a trade, profession, or other activity, eith	er full-time or part-time			
		A member of a limited lia	ability compa	ny (LLC) or limited liability partnership (l	LLP)			
		A partner in a partnershi	ip					
		An officer, director, or m	-	cutive of a corporation				
				or equity securities of a corporation				
		MAII OWNER OF ACTERST 5%	or the voting	or equity securities of a corporation				
	1	No. None of the above applie	es. Go to Par	t 12.				
		* *		the details below for each business.				
	Ш	. 55. Oncok all that apply abo	,, o and illi lil l	and detaile below for each business.				

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 41 of 59

Debtor 1	Eusebia	Besnardina	Bautista	Case Number (if known)	
	First Name	Middle Name	Last Name		
	thin 2 years before y titutions, creditors,		you give a financial statement to	o anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	ls.			
		Date issu	ued		
Part 1	Sign Below				
18 U	.S.C. §§ 152, 1341, 1		<b>. *</b>		
	Signature of Debtor	· 1	Signature of D	ebtor 2	
	Date 10/13/2016		Date		
	MM / DD /		DateMM /	DD / YYYY	
Did	No Yes		f Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?  struptcy forms?	
	Yes. Name of perso	n		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).	

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 42 of 59

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e			
Eus	ebia	Besnardina Bautista / Debtor	Case No:	
			Chapter:	Chapter 13
		DISCLOSURE OF COMPENSATION OF ATTORN	EY FOR DEE	BTOR
	npens	suant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorne ration paid to me within one year before the filing of the petition in bankruptcy, or ag or to be rendered on behalf of the debtor(s) in contemplation of or in connection with	reed to be paid	d to me, for services
	For	r legal services, I have agreed to accept \$4,000.00		
	Pric	or to the filing of this statement I have received \$0.00		
	Bal	lance Due \$4,000.00		
2.	The	e source of the compensation paid to me was:		
		Debtor(s) Other: (specify		
3.	The	e source of compensation to be paid to me is:		
		Debtor(s) Other: (specify		
4.		I have not agreed to share the above-disclosed compensation with any other person of my law firm.	unless they ar	e members and associates
		I have agreed to share the above-disclosed compensation with a other person or person of my law firm. A copy of the agreement, together with a list of the names of the pattached.		
5.		eturn for the above-disclosed fee, I have agreed to render legal service for all aspects e, including:	of the bankru	ptcy
	a.	Analysis of the debtor's financial situation, and rendering advice to the debtor in de	termining who	ether to file a petition in
		bankruptcy;		
	b.	Preparation and filing of any petition, schedules, statements of affairs and plan which	ch may be requ	uired;
	c.	Representation of the debtor at the meeting of creditors and confirmation hearing, a	nd any adjour	ned hearings thereof;
	d.	Representation of the debtor in adversary proceedings and other contested bankrupt	cy matters;	
	e.	[Other provisions as needed]		
6.	Вуа	agreement with the debtor(s), the above-disclosed fee does not include the following	service:	

	CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for						
payment to	payment to					
me for representation of the debt	me for representation of the debtor(s) in this bankruptcy proceedings.					
Date: 10/24/2016 /s/ Scott Justin Greenwood						
Date	Signature of Attorney					
Geraci Law L.L.C.						
	Name of law firm					

Record # 719327 Page 1 of 1

Case 16-33865 Doc 1 Filed **Getactilea well le G**d 10/24/16 15:06:41 Desc Mair National Headquarters: 55 E. Monro (Parett #පිරා Chicago (1504) Of 1956-925-1313 help@geracilaw.com



Date: 10/11/2016

Consultation Attorney: MAA

Record #: 719-327

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\frac{1}{1}\text{D}\text{D}\text{ per month for }\frac{1}{2}\text{ months.}\$ The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support
obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;
other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease
arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is
arrears, student loan principal and interest unless room praintenance of the
filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so
my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have
been told about this and I will deal with my student loans myself directly
Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
Debts not discharged if they not paid in full. Student loans, educational debts, diffined of later than the best paid by a ludge
support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.
Support that the state of the s

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Sees La Sautista - X

Eusebia Bautista (Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

### UNITED STATES BANKREPT COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Mair 3. Personally review with the debtor and significe completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main 2. Inform the debtor that the debtor mass be functual asset, fifthe ease of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



### Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Mair (d) Any portion of the retainer that is violent and of the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



### Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main F. ALLOWANCE AND PAYMENT OF PATTORNOGYS FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 10/11/16

Signed:

Essefia Baut, ta

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 50 of 59

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Eusebia Besnardina Bautista / Debtor	Bankruptcy Docket #:
--------------------------------------	----------------------

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/13/2016 /s/ Eusebia Besnardina Bautista

**Eusebia Besnardina Bautista** 

X Date & Sign

Record # 719327 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 719327 B 201A (Form 201A) (11/11) Page 1 of 2

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document

Form B 201A. Notice to Consumer Debtor(s)

In re Eusebia

Page 52 of 59

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10/13/2016	/s/ Eusebia Besnardina Bautista
	Eusebia Besnardina Bautista

/s/ Scott Justin Greenwood Dated: 10/24/2016

**Attorney: Scott Justin Greenwood** 

Form B 201A, Notice to Consumer Debtor(s) Record # 719327 Page 2 of 2

# Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 53 of 59

Debt	or 1	Eusebia First Name	B	Bautista	Case Number (if know	n)
-0.		-	Middle Name	Lest Namo		
ř	irt 6:	Answer These Question	s for Reporting Purposes	· · · · · · · · · · · · · · · · · · ·		
16.		at kind of debts do u have?	as "incurred by  No. Go to  Yes. Go to	y an individual primarily for a po line 16b. o line 17. ots primarily business deb	bts? Consumer debts are defined ersonal, family, or household purpo ts? Business debts are debts that	vou incurred to obtain
			money for a bu	usiness or investment or throug line 16c. o line 17.	gh the operation of the business or consumer debts or business debts.	investment.
17.		you filing under opter 7?		filing under Chapter 7. Go to li	ine 18.	- · · · · · · · · · · · · · · · · · · ·
	any exci adm are i avail	you estimate that after exempt property is luded and ninstrative expenses paid that funds will be liable for distribution nsecured creditors?	administra  No.	Tunger Chapter 7. Lo you essu ative expenses are paid that fu	imate that after any exempt proper unds will be available to distribute to	y is excluded and unsecured creditors?
		v many creditors do estimate that you ??	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 1,000- □ 5,001- □ 10,00-		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	estin	r much do you mate your assets to vorth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500,	000	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
		much do you mate your liabilities e?	■ \$0-\$50,000 □ \$50,001-\$100,0 □ \$100,001-\$500, □ \$500,001-\$1 mi	,000	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part	7:	Sign Below		•		
For y	ou		if I have chosen to file of title 11, United Statunder Chapter 7.  If no attorney represent this document, I have I request relief in accolumntary I understand making a with a bankruptcy case 18 U.S.C. §§ 152, 134	e under Chapter 7, I am aware tee Code. I understand the relie onts me and I did not pay or agn obtained and read the notice representation of the chapter of title a false statement, concealing precamers and a statement of the	that I may proceed, if eligible, under of available under each chapter, an aree to pay someone who is not an arequired by 11 U.S.C. § 342(b).  11, United States Code, specified property, or obtaining money or property, or Imprisonment for up to 20	er Chapter 7, 11,12, or 13 d I choose to proceed attorney to help me fill out in this petition. perty by fraud in connection years, or both.
			Executed on	MM / DD / YYYY	Executed on	MM / DD / YYYY

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 54 of 59

Fill in this in	formation to identif	ty your case:			
Debtor 1	Eusebia	В	Bautista		
	First Name	Middle Name	Last Name		
Debtor 2 Spouse, If filing)	First Name	Middle Name	Last Name		
nited States		ne : <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State)		
(if known)			<u> </u>		Check if this is an amended filing
	orm 106 De		Debtor's Sched	ules	
clarat	ion About	an Individual I	Debtor's Sched		
clarat  must file thi ning money s, or both. 1	cople are filing toge s form whenever yo y or property by frat 8 U.S.C. §§ 152, 134	an Individual I  ether, both are equally responsible bankruptcy schedul  ud in connection with a ba		ct information. Naking a false statement, d	concealing property, or nprisonment for up to 20
clarat  married per must file thi ning money s, or both. 1	cople are filing toge s form whenever your property by frai	an Individual I  ether, both are equally responsible bankruptcy schedul  ud in connection with a ba	ponsible for supplying corre	ct information. Naking a false statement, d	concealing property, or aprisonment for up to 20
clarat married per must file thi ning money a, or both. 1	con About copie are filing toge s form whenever yo y or property by frat 8 U.S.C. §§ 152, 134 gn Below	an Individual in the sther, both are equally responsible bankruptcy scheduled in connection with a base, 1519, and 3571.	ponsible for supplying corre	ct information. Making a false statement, of fines up to \$250,800, or im	concealing property, or nprisonment for up to 20
clarat married per must file thi ning money a, or both. 1	con About copie are filing toge s form whenever yo y or property by frat 8 U.S.C. §§ 152, 134 gn Below	an Individual in the sther, both are equally responsible bankruptcy scheduled in connection with a base, 1519, and 3571.	ponsible for supplying corre les or amended schedules. I Inkruptcy case can result in	ct information. Making a false statement, of fines up to \$250,800, or im	concealing property, or nprisonment for up to 20

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and

MM / DD / YYYY

## Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 55 of 59

Debtor 1	Eusebia	В	Bautista	Case Number (if known)
	First Name	Middle Name	Last Name	
		ve applies. Go to Part 12.	ails below for each business.	
28 With ins	hin 2 years before y litutions, creditors, o	ou filed for bankruptcy, did or other parties.	you give a financial statement t	o anyone about your business? Include all financial
	No.			·
	Yes. Fill in the details	S. Dataris		
Part 12	Sign Below			
answ in co 18 U.	ers are true and cor	rect. I understand that maki kruptcy case can result in fi 519, and 3571.   Baulla  Baulla	ng a false statement, concealing nes up to \$250,000, or imprison  Signature of D	and I declare under penalty of perjury that the g property, or obtaining money or property by fraud ment for up to 20 years, or both.
Did y		pages to <i>Your Statement o</i>	f Financial Affairs for Individual	is Filing for Bankruptcy (Official Form 107)?
Πv	es			
Did y	ou pay or agree to p	ay someone who is not an a	attorney to help you fill out bank	cruptcy forms?
N	•			·
<b>□</b> Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
		The second secon		· · · · · · · · · · · · · · · · · · ·

#### **DISCLAIMER** Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You Fil.ED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not willfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for definquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or reality commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filled in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

La

Dated: 10 / 2016

**Eusebia B Bautista** 

Asset Disclosure Page 1 of 1

X Date & Sign

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 57 of 59

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Eusebia B Bautista / Debtor

Bankruptcy Docket #:

Judge:

#### <u>--VERIFICATION OF EXEDITOR MATERIX</u>

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 10 / /3 /2016

Fusehia R Rautista

Xodenessision

Case 16-33865 Doc 1 Filed 10/24/16 Entered 10/24/16 15:06:41 Desc Main Document Page 58 of 59

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Eusebia B Bautista

Date: <u>101/3</u>/2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

in re Eusebia B Bautista / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: / クィ/多 /2016

Fusebia R Bautista

XDate & Sign

Dated: \ 0 / \ 3 /2016

Attorney: Cott Greenway

Record # 719327

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2